

<p>1</p> <p>9 KT5 AJT87 T873</p> <p>QJT5 QJ974 K5 54</p> <p>8 9 7 16</p> <p>K842 A63 Q6 AK62</p> <p>A763 82 9432 QJ9</p> <p>N 5 4 2 2 3 S 5 4 2 2 3 E - - - - - W - - - - -</p> <p>Dir: N Vul: None</p>	<p>2</p> <p>Q5 J875 962 QT84</p> <p>KT 943 KQT543 A5</p> <p>5 12 14 9</p> <p>A743 T6 A7 J9763</p> <p>J9862 AKQ2 J8 K2</p> <p>N 1 - - - - S 1 - - - - E - 5 4 3 4 W - 5 4 3 4</p> <p>Dir: E Vul: NS</p>	<p>3</p> <p>A8 AKQT8 976543</p> <p>AK97643 KQ9 96 Q</p> <p>13 14 9 4</p> <p>QJ82 JT653 743 2</p> <p>T5 742 J52 AKJT8</p> <p>N 1 1 1 - - S 1 2 1 - - E - - - 2 1 W - - - 2 1</p> <p>Dir: S Vul: EW</p>
<p>4</p> <p>32 875 QJT932 93</p> <p>AT864 QJ3 K4 QJ4</p> <p>3 13 14 10</p> <p>Q97 AT6 7 A87652</p> <p>KJ5 K942 A865 KT</p> <p>N - - - - - S - - - - - E 2 1 5 5 5 W 2 1 5 5 5</p> <p>Dir: W Vul: All</p>	<p>5</p> <p>A9 A986 KQ72 K63</p> <p>T86 742 A6 AJ984</p> <p>16 9 7 8</p> <p>K742 KJT53 J53 T</p> <p>QJ53 Q T984 Q752</p> <p>N - 3 5 1 2 S - 3 5 1 2 E 1 - - - - W 1 - - - -</p> <p>Dir: N Vul: NS</p>	<p>6</p> <p>863 Q752 KT64 J3</p> <p>A A84 872 AKQT52</p> <p>6 17 12 5</p> <p>742 JT63 A95 874</p> <p>KQJT95 K9 QJ3 96</p> <p>N - - - - - S - - - - - E 5 3 2 5 5 W 5 3 2 5 5</p> <p>Dir: E Vul: EW</p>
<p>7</p> <p>QJ KQJ74 732 AJ8</p> <p>AK2 AT862 984 72</p> <p>14 11 10 5</p> <p>T54 93 QJ5 QT543</p> <p>98763 5 AKT6 K96</p> <p>N - - - - - S - - - - - E 1 3 1 4 2 W 1 3 1 4 2</p> <p>Dir: S Vul: All</p>	<p>8</p> <p>T873 K8632 74 J3</p> <p>4 Q95 KT5 KQ9865</p> <p>4 10 8 18</p> <p>AKJ62 AJ7 AJ2 74</p> <p>Q95 T4 Q9863 AT2</p> <p>N - - 3 3 1 S - - 3 3 1 E 3 2 - - - W 3 2 - - -</p> <p>Dir: W Vul: None</p>	<p>9</p> <p>T6 3 AQJ72 KT743</p> <p>A73 AJ97642 3 A9</p> <p>10 13 12 5</p> <p>Q9542 KT8 65 865</p> <p>KJ8 Q5 KT984 QJ2</p> <p>N - - - - - S - - - - - E 1 2 5 2 5 W 2 2 5 2 5</p> <p>Dir: N Vul: EW</p>
<p>10</p> <p>Q752 A3 AKJ6 Q76</p> <p>K983 K654 Q84 94</p> <p>16 8 10 6</p> <p>J64 J82 9752 KJ5</p> <p>AT QT97 T3 AT832</p> <p>N - 2 - 1 1 S - 2 - 1 1 E 1 - 3 - - W 1 - 3 - -</p> <p>Dir: E Vul: All</p>	<p>11</p> <p>A KQ632 K652 K63</p> <p>9654 A4 J43 QJ82</p> <p>15 8 7 10</p> <p>Q82 T5 AT987 AT7</p> <p>KJT87 J987 Q 954</p> <p>N 2 6 4 - 4 S 2 6 4 - 4 E 3 2 - - - W - - - 1 -</p> <p>Dir: S Vul: None</p>	<p>12</p> <p>Q5 KJ75 Q9863 AJ</p> <p>A73 AT984 AT72 4</p> <p>13 12 12 3</p> <p>T942 62 K T98765</p> <p>KJ86 Q3 J54 KQ82</p> <p>N - - - - - S - - - - - E 1 2 3 3 3 W 1 2 3 3 3</p> <p>Dir: W Vul: NS</p>
<p>13</p> <p>T6 AQ78 KT94 QJ2</p> <p>7 J73 5 AK986543</p> <p>12 8 15 5</p> <p>J9543 K965 J83 7</p> <p>AKQ82 42 AQ762 T</p> <p>N - - - - - S - - - - - E 4 1 - 1 1 W 4 1 - 1 1</p> <p>Dir: N Vul: All</p>	<p>14</p> <p>K KQ874 AQJ4 432</p> <p>QJT8 AJ 963 KJ97</p> <p>15 12 9 4</p> <p>A9754 62 T8752 6</p> <p>632 T953 K AQ785</p> <p>N - 5 2 1 1 S - 5 2 1 1 E 3 - - - - W 3 - - - -</p> <p>Dir: E Vul: None</p>	<p>15</p> <p>T654</p> <p>AKQ64 A763</p> <p>73 AT983 52 Q542</p> <p>13 6 14 7</p> <p>QJ82 QJ654 J93 8</p> <p>AK9 K72 T87 KJT9</p> <p>N - 3 - 3 - S - 3 - 3 - E 1 - 1 - 1 W 2 - 1 - 1</p> <p>Dir: S Vul: NS</p>
<p>16</p> <p>AJ9 QT7 943 A972</p> <p>KQ53 K965 82 J54</p> <p>11 9 5 15</p> <p>8762 A8 AKQT7 Q8</p> <p>T4 J432 J65 KT63</p> <p>N 2 4 1 4 4 S 2 4 1 4 4 E - - - - - W - - - - -</p> <p>Dir: W Vul: EW</p>	<p>17</p> <p>KT4 KQ9842 43 JT</p> <p>AJ52</p> <p>JT5 AQ9832</p> <p>9 12 6 13</p> <p>9876 A AQ92 K765</p> <p>Q8 JT7653 K876 4</p> <p>N - - 1 - - S - - 2 - - E 2 2 - - - W 2 1 - - -</p> <p>Dir: N Vul: None</p>	<p>18</p> <p>986 K3 972 AKQJ4</p> <p>AQ7 J54 AQ84 982</p> <p>13 13 5 9</p> <p>KJT542 AT98 JT 6</p> <p>3 Q762 K653 T753</p> <p>N 1 - 1 3 1 S 1 - 1 3 1 E - 1 - - - W - 1 - - -</p> <p>Dir: E Vul: NS</p>

19	K973	<i>Dir: S</i>	20	KQT2	<i>Dir: W</i>
	K72	<i>Vul: EW</i>		AK9	<i>Vul: All</i>
J4	T85		QJ		
Q9543	KJ5	Q2	8732	AJ43	
KJ43		T86	98	75	
63		A976	952	AKT743	
		Q742	KJT95	4	
10	AT865		15	765	N
7 8	AJ	N 4 1 - 5 3	5 12	Q8632	N - - 1 - -
15	Q2	S 4 1 - 5 3	8	86	S - - 1 - -
	AT98	E - - - - -		AQ6	E - 3 - - 1
		W - - - - -			W - 3 - - 1

HCP for N/S/E/W - Avg HCP: 11.05 / 8.75 / 9.80 / 10.40, Voids: 2 / 0 / 0 / 1, Singletons: 4 / 9 / 8 / 7, 7+ card suits: 0 / 0 / 0 / 3